

# Health Net Large Group 2024 Portfolios



# Table of Contents

- Smart, Sustainable Solutions ..... 3
- What's New for 2024?..... 4
- Great portfolio values continue: the Top 10 ..... 5
- Enhanced Choice: The Solution That Works! ..... 6
- Product and Network Details ..... 7
- Contact Information and Sales Materials..... 9

# Smart, Sustainable Solutions

*When it comes to health care, experience matters, and for 40+ years, Health Net has been working to make quality health care coverage affordable. We're your source for a large group portfolio with rich benefit plans without the big price tag.*

## Enhanced Choice portfolio

Our defined-contribution solution that gives clients new to Health Net both choice and financial flexibility.

To help keep your business growing, our Enhanced Choice portfolio delivers a strong mix of whole-health benefits and extra-value programs – making it both attractive to your clients and easy for you to sell.

Health Net's Enhanced Choice portfolio includes a full range of HMO and PPO products that make it easy for you to offer affordable plan choices that give your clients and their employees peace of mind – helping them to live well and work well.

Plus, our uniquely designed HMO tailored networks let you offer your clients affordable solutions.



## Putting the power of Centene® to work for you

A wholly owned subsidiary of Centene Corporation, Health Net has the financial strength to innovate for the health of our community.

**CENTENE**  
Corporation



**1 in 15**  
Americans covered



**67,200**  
employees<sup>1</sup>

**FORTUNE**  
**500**

#25<sup>2</sup>



**\$144.5 B**  
revenue<sup>3</sup>

<sup>1</sup>as of 3/31/23

<sup>2</sup>2023 list

<sup>3</sup>2022 revenue. 2022 10-K, earnings release, and Annual Statement. <https://investors.centene.com/financial-info/financial-results>

# 2024 Updates

Our new and simplified **2024 portfolio offerings** equip you with choices to satisfy your clients – and help keep your business growing!



What's new	Details	Products/Networks
<b>Refreshed Large Group Portfolio</b>	Enhanced Choice will continue to utilize the “Pick Your Plan, Pick Your Network” strategy.  We've refreshed the portfolio for 2024 with even more of our most popular plan designs and added new plans to meet the diverse needs of your employer groups.	All
<b>New Out-of-State PPO Network</b>	Effective November 1, 2023, Health Net PPO members with out-of-state coverage will have access to providers outside of California at the in-network coverage level through the Cigna Healthcare <sup>SM</sup> PPO Network. <sup>4</sup> Cigna has a wide national network that includes more than 6,300 hospitals, over 1 million physicians and multiple ancillary providers across the country.	PPO
<b>New Telehealth Vendor: Teladoc<sup>5</sup></b>	Teladoc Health (Teladoc) offers virtual health care that's convenient, with confidential access to quality U.S. board-certified doctors. Teladoc is an option when members can't see their regular doctor.	All
<b>The following new plan designs will be added to the Enhanced Choice “Pick Your Plan, Pick your Network” Strategy</b>		
<b>New HMO / EOA Plan Designs</b>	20/250a (\$1,500/\$3,000) 30/500a (\$2,500/\$5,000)	Full Network HMO, ExcelCare HMO, Full Network EOA, ExcelCare EOA, SmartCare HMO, CanopyCare HMO, Salud HMO y Más,
<b>New Deductible EOA/Salud Plan Designs</b>	20/1500/20% (\$3,500/\$7,000) 15/250/10% (\$2,500/\$5,000)	Elect Open Access, ExcelCare EOA, Salud HMO y Más
<b>New PPO Plan Designs</b>	15/250/2000/10% 20/500/3000/10% 30/750/5000/20% 35/1000/5000/20%	PPO
<b>New PPO HDHP Plan Designs</b>	3500/20% (\$5,000/\$10,000)	PPO

## 2024 Underwriting Deals<sup>6</sup>

**Keep selling strong** with a second year rate cap option! Qualified new groups can take advantage of this rate cap on all Enhanced Choice plans for effective dates of 1/1/2024 through 2/29/2025.



<sup>4</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

<sup>5</sup>Members may receive services on an in-person basis or via telehealth, if available, from their primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc will accrue toward member's out-of-pocket maximum and deductible (if their plan has a deductible). By scheduling through Teladoc, member's consent to receive services via telehealth through Teladoc. Members can see their health plan coverage document for coverage information and for the definition of telehealth services. Members have a right to access their medical records for services received through Teladoc. Unless they choose otherwise, any services provided through Teladoc shall be shared with their primary care provider.

<sup>6</sup>Rate cap eligibility is determined on a case-by-case basis. For qualifications and other important details, terms and conditions, refer to the New Business Rate Cap Agreement document, available from your Health Net Sales Consultant.

# Great Values Continue: The Top Ten

*Our portfolio will continue to offer our best and brightest 2023 solutions through the 2024 plan year:*



## Simple

1. **Pick Your Plan, Pick Your Network** for Enhanced Choice: 20 standard plan designs available in our existing HMO/EOA products.



## Smart

2. **Easy access** to care with telehealth and our Nurse Advice Line.
3. The essentials to complement medical coverage: **dental, vision, chiropractic, acupuncture, life, wellness.**
4. Our **Wellness Rewards Program** is available with all our portfolio plans.
5. **Access to behavioral health is easy and convenient** through numerous telehealth providers in-network with Health Net Behavioral Health.



## Sustainable

6. **Underwriting offer:** Expand your sales by offering any of our **budget-friendly** Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups.
7. **Affordable plans** available in all portfolio products and networks.
8. Sell more PPO with our **Enhanced Choice PPO-Only Package.**
9. Multiproduct bundling discount program helps your **clients save up to 3%** on their medical premiums.
10. **Active&Fit** Direct employee-funded fitness facility discount.



# Enhanced Choice: The Solution That Works

**Enhanced Choice** is a portfolio of plans with a defined contribution solution to give your new midsize clients the same advantages as large group businesses. Our Enhanced Choice portfolio for California groups 101–500 offers flexible, affordable choices that include:

- A competitive, **defined contribution** arrangement for financial flexibility.
- The ability to provide our popular and proven **tailored networks** (SmartCare, Salud HMO y Más, ExcelCare) alongside the defined contribution arrangement, making them even more affordable and competitive!
- **A PPO-only package** – a smart way to sell PPO to your clients! Our PPO plans are supported by our PPO Network – which is one of the largest in California!
- **Broad employee choice** – offering employees the potential to choose from up to six plans – the most in the market!
- Employers’ ability to tie their contribution rate to the lowest-priced plan they choose.
- Less administrative burden and affordable plan choices for employers.

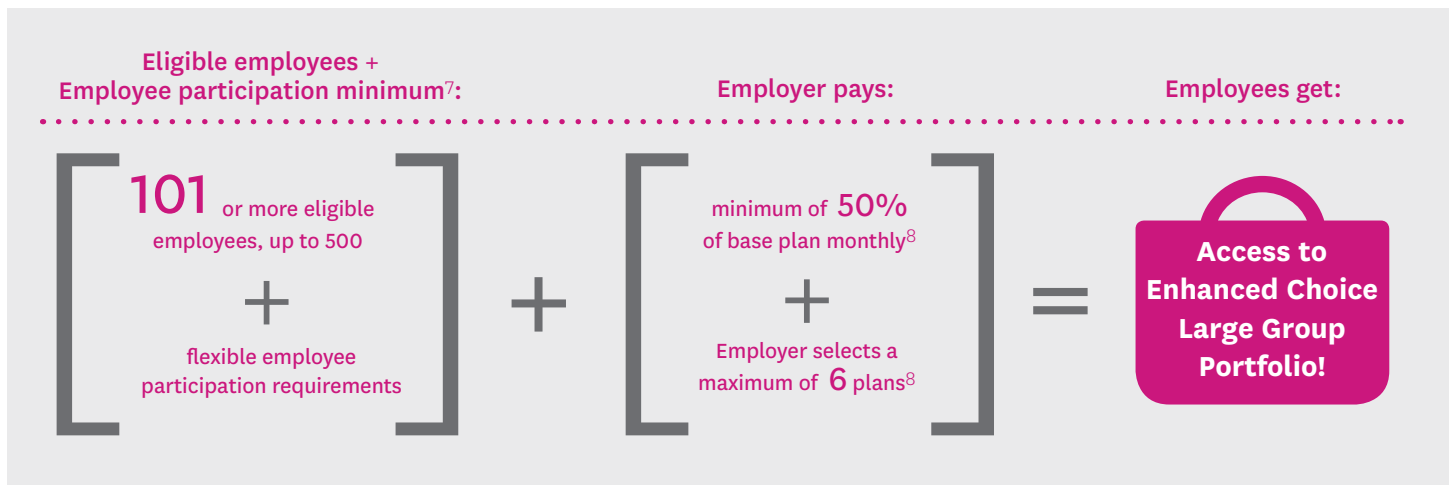
For more information and materials to help you sell Enhanced Choice, refer to our benefit grid materials, which are available at [www.healthnet.com/broker](http://www.healthnet.com/broker) > Forms & Brochures > Large Group Plans.



It’s simple to help clients enroll in Enhanced Choice:

- 1 Select a base plan from the available portfolio options.
- 2 Set their contribution to **50%** of the lowest-cost base plan.
- 3 Choose up to **six total plans** from the portfolio.<sup>7</sup>
- 4 Employees then enroll in the plan they want from the options your clients offer.

## How it works



<sup>7</sup>There are different minimum employer contribution requirements for employer groups with no prior coverage (a.k.a. virgin groups). Please contact your Health Net account executive for further details.

<sup>8</sup>Employers offering benefits for the first time may choose up to 3 plans.

# Product and Network Details

Medical and pharmacy product or network	Description	Service area
<b>Full Network HMO</b>	<p>With nearly 40 years' experience as a top managed health care organization, we develop <b>HMO plans that give your clients and their employees a wide range of services at predictable costs.</b></p> <p>With 16 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget. Benefits are tied to our HMO provider network – one of the largest in the state.</p>	30 counties statewide
<b>SmartCare HMO tailored network – available with select HMO plans</b>	<p><b>With easy-to-use benefits,</b> predictable costs and a quality network, SmartCare is an attractive, whole-health option for your clients to offer – and for their employees to choose.</p> <p>SmartCare puts the pieces together and offers enhanced value for the health of California employers and employees. Acupuncture and chiropractic services are included as value-added benefits for all SmartCare members.</p>	All or parts of Alameda, Contra Costa, Fresno, Kern, Kings, Los Angeles, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare, and Yolo counties
<b>Salud HMO y Más</b>	<p><b>Salud HMO y Más</b> offers a unique, affordable health coverage package that combines Health Net's strong background in serving diverse populations with a quality benefits package. This makes for a budget-friendly health care coverage solution your clients will value.</p>	<p>All or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties</p> <p>Includes access to the SIMNSA network in Mexico. Service areas located in Tijuana and Mexicali.</p>
<b>Salud Mexico</b>	<p><b>Coverage alternative that</b> gives large group clients and their enrolled dependents access to participating SIMNSA providers. Medical, Rx, and mental health benefits are available through SIMNSA in Mexico.</p>	The SIMNSA network in Mexico. Service areas are located in Tijuana and Mexicali.
<b>CanopyCare HMO</b>	<p>Health Net has teamed up with Canopy in Northern California, to offer access to 5,500+ physicians, 25 hospitals, 69 urgent care centers, including alliances with UCSF, John Muir and Hill Physicians.</p>	All or parts of Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
<b>Elect Open Access (EOA)</b>	<p><b>Our EOA plans combine HMO predictability with set copayments,</b> plus the freedom to visit our PPO Network physicians or specialists without referrals for certain professional services.</p> <p>With 16 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget.</p> <p>Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.</p>	30 counties statewide
<b>PPO</b>	<p><b>PPO insurance plans make it possible</b> for employees to get the flexibility they want when it comes to a health care provider.</p> <p>Enrollees can go to a doctor or hospital in our PPO Network – one of the largest in California. They can even see a provider outside of our network.</p> <p>We offer a wide range of traditional PPO (HRA-compatible) and HSA-compatible PPO plans supported by broad medical and pharmacy networks that are comparable to our competitors.</p>	58 counties statewide
<b>HSA-Compatible PPO</b>	<p>Our affordable-premium, high-deductible PPO plans <b>give employees broad benefits and access to our statewide PPO network,</b> along with the tax-saving potential of a Health Savings Account (HSA).</p> <p>These smart plans are an effective way for clients to take a consumer-directed health care approach to the way they offer benefits.</p>	58 counties statewide

**Dental. Vision. Life.** Helping employees gain and maintain healthier lifestyles is a key selling point! We offer the supplemental essentials to complement medical coverage and a variety of healthy life choices.

Supplemental product	Description	Service area
Dental	<b>Dental HMO and PPO plan choices</b> provide clients with value, flexibility, simplicity, and a focus on prevention and wellness. These affordable dental plans offer broad coverage and provide access to one of the largest dental networks in California.	Coverage area matches individual medical product or tailored network enrollment
Vision	<b>Vision PPO plan choices</b> that come standard with these key features: no or low copayments; provider choice, including optical retailers, frame choice, contact lenses by mail; discounted LASIK or PRK (if authorized); secondary purchase plan.	Coverage area matches individual medical product or tailored network enrollment
Life and AD&D	<b>Group Term Life and Accidental Death &amp; Dismemberment (AD&amp;D) insurance</b> allows your clients to enhance their benefits package and minimize administrative costs by consolidating health and life insurance carriers.	Coverage area matches individual medical product or tailored network enrollment

<sup>9</sup>Program is not available with voluntary plans. Total health premium includes prescription and rider premiums including behavioral health, chiropractic and chiropractic acupuncture premiums.



## Bundle and save

**Bundle and save with our multi-product bundling program!** Boost your sales by adding dental, vision and life, and your clients reduce their medical premiums by up to 3%.<sup>9</sup>

Bundled product	Discount on Health Net medical premium
Dental	2.0%
Vision	0.5%
Life	0.5%

Offered to new or renewing groups with 101 – 500 eligible employees. Program is not available with voluntary plans.





## Questions? We're here with answers.



Call your Health Net account executive.



Visit us online at [healthnet.com/broker](http://healthnet.com/broker).

### Member contact information:

For benefit/eligibility verification or claims issues, members can call:

**Medical:** 800-522-0088

**Life:** 800-865-6288

For dental and vision questions, members can call:

**Dental:** 866-249-2382

**Vision:** 866-392-6058

For chiropractic/acupuncture questions, members can call:

**Chiropractic/Acupuncture:** 800-678-9133

For Behavioral Health questions, members can call the phone number for Mental Health on their member ID cards.

### View and download a collection of sales materials:

Go to [healthnet.com/broker](http://healthnet.com/broker) > *Forms & Brochures* > *Large Group Plans*

The Active&Fit Direct program is provided through American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct and the Active&Fit logos are trademarks of ASH.

Vision plans, are underwritten by Health Net Life Insurance Company and administered by Envolve Vision, Inc. Health Net Dental HMO and PPO plans, are offered and serviced by Dental Benefit Providers of California, Inc. (DBP). Obligations of DBP are neither the obligations of, nor guaranteed by, Health Net, LLC, or its affiliates. Life/AD&D plans are underwritten by Health Net Life Insurance Company. Chiropractic and acupuncture coverage is administered by American Specialty Health Plans of California, Inc., which is a wholly owned subsidiary of American Specialty Health, Inc. and is not affiliated with Health Net, LLC.

Cigna Healthcare<sup>SM</sup> is an independent company and not affiliated with Health Net of California, Inc. Access to the Cigna Healthcare<sup>SM</sup> PPO Network is available through Cigna Healthcare's contractual relationship with Health Net of California, Inc. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All rights reserved.

BKT1457931EL01w (2/24)